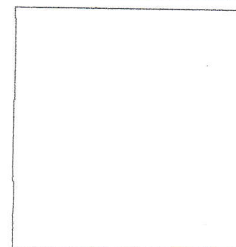


**MICRO-CREDIT ENTERPRISE**First Name ERIC Middle NameSurname MENDSDate of Birth 22/01/1995 Age Gender MALEPostal Address House Address HH 22/1, SYBILNOTE: please indicate a visible landmark to your home address BETIND POLICE STATIONYears at this current address 8 mm/yyyy Rent Own ☒ MortgageMobile 0542 6656 20 EmailSpouse Name MARY Last Name BAIDOOMobile # 0279039178 EmailDate of birth dd/mm/yyyy Age Number of children 4 dependents 4EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 6

Business location. Indicate visible landmark

Self employed: business type and details PAINTING / PROVISION STOREIncome detailsMonthly weekly Daily GHC 350

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 4,000 Loans from other sources GHc DateIdentificationIdentification: National ID # GHA-723561190-6 Passport #Date of issue 07/07/2020 Expiry date 06/07/2030 Place of Issue ELMINAPurpose for the loan GHC 4 000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

Collateral

What assets are you using as a security for this loan ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD.....four..... MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME

(ERIC MEMDS.....) IN THE FAMIE..... LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..........DATE 17/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I WINIFRED AKUA PAHAR hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) ERIC MEMDS

Whom I am related to as FRIEND

I WINIFRED AKUA PAHAR solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 06/07/1990 Age Gender FEMALE

Mobile 0549127469 Email

Postal Address House Address B 70/21 AWIHE

Please indicate a visible landmark

Identification: National ID # GHA-728561190-6 Passport #

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ACCRA

Employment details. Employee..... Employer Name and address.....

Self employed ☒ nature of business PROVISION STORE

Business location/address BEHIND ELMINA POLICE STATION

Please indicate a visible landmark POLICE STATION

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHd 1200 Daily GHd 200

Guarantor's signature/thumb print Date 17/08/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, ERIC MENDS solemnly agree to pay all loans interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other cost incurred during this loan collection period.

When loan a loan is default, our clients and their guarantors are required to cooperate with us to find a cordial way of working together during he defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A do hereby agree that I am serving as the interpreter
For ERIC MENDS and WINIFRED AKUA PAHAR

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required)  